

United States Bankruptcy Court
District of Maryland

In re:
Ronald D. Richardson
Debtor

Case No. 24-15494-DER
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0416-1
Date Rcvd: Jul 01, 2024

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:

Recip ID	Recipient Name and Address
db	+ Ronald D. Richardson, 3522 Forrest Hill Road, Gwynn Oak, MD 21207-6227
32583232	+ Baltimore City Dpt. of Pub. Works, 200 N. Holliday St. #600, Baltimore, MD 21202-3676
32583236	+ Corrie Randall, 5 Kent Place, Newark, DE 19702-6918
32583241	+ MECU, 1 Corporate Dr, Lake Zurich, IL 60047-8944
32583920	+ Office of the Comptroller of Maryland, Bankruptcy Unit, 7 St. Paul Street, Suite 230, Baltimore, MD 21202-1626
32583249	+ SECU, Attn: Bankruptcy, Po Box 23896, Baltimore, MD 21203-5896
32583256	+ Tower Mc, 7901 Sandy Spring Rd, Laurel, MD 20707-3589
32583257	+ TrueEnergy FCU, P.o. Box 1607, Springfield, VA 22151-0607
32583258	+ Truenergy FCU, P.o. Box 1607, Springfield, VA 22151-0607
32583259	+ Truenergyf, P.o. Box 1607, Springfield, VA 22151-0607

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: info@steinerlawgroup.com	Jul 01 2024 19:25:00	Eric S. Steiner, Steiner Law Group, LLC, PO Box 17598, Pmb 83805, Baltimore, MD 21297
tr	+ Email/Text: BNCNoticing@ch13balt.com	Jul 01 2024 19:26:00	Brian A. Tucci, Brian A. Tucci, Chapter 13 Trustee, P.O. Box 1110, Millersville, MD 21108-4110
32583923	Email/Text: bankruptcy@baltimorecountymd.gov	Jul 01 2024 19:26:00	Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204
32583233	+ EDI: CAPITALONE.COM	Jul 01 2024 23:19:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
32583234	+ EDI: WFNNB.COM	Jul 01 2024 23:19:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
32583235	+ EDI: WFNNB.COM	Jul 01 2024 23:19:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
32583237	+ Email/Text: electronicbkydocs@nelnet.net	Jul 01 2024 19:26:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
32583238	+ EDI: IRS.COM	Jul 01 2024 23:19:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
32583239	+ Email/Text: bankruptcy@bbandt.com	Jul 01 2024 19:26:00	Lightstream, PO Box 117320, Atlanta, GA 30368-7320
32583242	+ Email/Text: collections@mecu.com	Jul 01 2024 19:26:00	MECU Credit Union, Attn: Bankruptcy, One south St, Baltimore,, MD 21202-3481
32583243	+ Email/Text: bankruptcy@midwestloanservices.com	Jul 01 2024 19:26:00	Midwest Loan Services, 400 Quincy St, Hancock, MI 49930-1839
32583244	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 01 2024 19:26:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098,

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			Dallas, TX 75261-9098
32583245	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 01 2024 19:26:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
32583246	+ Email/Text: bnc@nordstrom.com	Jul 01 2024 19:26:05	Nordstrom Signature Visa, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
32583247	+ Email/Text: bankruptcy@primeres.com	Jul 01 2024 19:26:00	PRMI, Attn: Bankruptcy, 1480 N 2200 W, Salt Lake City, UT 84116-4127
32583248	+ Email/Text: bankruptcy.notices@secumd.com	Jul 01 2024 19:26:00	SECU, Attn: Bankruptcy, 971 Corporate Blvd, Ste 111, Linthicum, MD 21090-2234
32583922	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Jul 01 2024 19:27:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32583921	+ Email/Text: Bankruptcy_group@baltimorecity.gov	Jul 01 2024 19:26:00	Supervisor of Delin. Accts., Abel Wolman Municipal Building, 200 Holliday Street- Room #1 Bankruptcy, Baltimore, MD 21202-6295
32583251	+ EDI: SYNC	Jul 01 2024 23:19:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32583252	+ EDI: SYNC	Jul 01 2024 23:19:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32583253	+ EDI: SYNC	Jul 01 2024 23:19:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32583254	+ Email/Text: bankruptcy@towerfcu.org	Jul 01 2024 19:26:00	Tower Federal C U, 7901 Sandy Spring Rd, Laurel, MD 20707-3589
32583255	+ Email/Text: bankruptcy@towerfcu.org	Jul 01 2024 19:26:00	Tower Federal CU, Attn: Bankruptcy, Po Box 123, Annapolis Junction, MD 20701-0123
32583260	+ Email/Text: bankruptcy@bbandt.com	Jul 01 2024 19:26:00	Truist Bank, Attn: Bankruptcy, 200 Pine St W., Wilson, NC 27893-3288
32583261	+ Email/Text: bankruptcy@bbandt.com	Jul 01 2024 19:26:00	Truist Financial, Attn: Bankruptcy, 214 N Tryon St, Charlotte, VA 28202-0129
32583262	+ EDI: VERIZONCOMB.COM	Jul 01 2024 23:19:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
32583263	+ EDI: CAPITALONE.COM	Jul 01 2024 23:19:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
32583264	+ EDI: WFFC2	Jul 01 2024 23:19:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
32583231		Ariel Anderson
32583240		Mary Smith, 90
32583250		State Emp Cu Of Maryla

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0416-1

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:

Name	Email Address
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Brian A. Tucci	
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	ECF@ch13balt.com btucci13@ecf.epiqsystems.com,trusteemdb41@ecf.epiqsystems.com
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Eric S. Steiner	
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	info@steinerlawgroup.com SteinerER82180@notify.bestcase.com
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TOTAL: 2

Information to identify the case:

Debtor 1	Ronald D. Richardson	Social Security number or ITIN	xxx-xx-3747
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of Maryland	Date case filed for chapter	13 6/28/24
Case number:	24-15494 DER Chapter: 13		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <http://www.mdb.uscourts.gov> and click on Filing Without An Attorney for additional resources and information.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ronald D. Richardson	
2. All other names used in the last 8 years		
3. Address	3522 Forrest Hill Road Gwynn Oak, MD 21207	
4. Debtor's attorney Name and address	Eric S. Steiner Steiner Law Group, LLC PO Box 17598 Pmb 83805 Baltimore, MD 21297	Contact phone 410-670-7060 Email: info@steinerlawgroup.com
5. Bankruptcy trustee Name and address	Brian A. Tucci Brian A. Tucci, Chapter 13 Trustee P.O. Box 1110 Millersville, MD 21108	Contact phone 410-825-5923 Email: ECF@ch13balt.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Baltimore Division 101 West Lombard Street, Ste. 8530 Baltimore, MD 21201 Clerk of the Bankruptcy Court: Mark A. Neal	Hours open: 8:45 – 4:00 PM Contact phone (410) 962-2688 Date: 7/1/24

For more information, see page 2 >

Debtor **Ronald D. Richardson**

Case number 24-15494

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

August 8, 2024 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join),
Enter Meeting ID 936 272 0688, and Passcode
3000706318, OR call 1-667-408-3159**

For additional meeting information go to <https://www.justice.gov/ust/moc>.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 10/7/24

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 9/6/24

Deadline for governmental units to file a proof of claim:

Filing deadline: 12/26/24

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A Proof of Claim may be filed electronically from the court's web site at <http://www.mdb.uscourts.gov/content/electronic-filing-claims>. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

Deadline to object to plan:

Creditor's objections to the plan must be filed and copies served on the Chapter 13 Trustee, the debtor, and the debtor's attorney no later than 7 days before the date set for hearing on confirmation of the plan.

Deadline to file certain pleadings:

Debtor's motions to value collateral, motions to avoid liens, and all other motions which may impact the debtor's plan, should be filed by 8/8/24

9. Filing of plan

The debtor has filed a plan. If the chapter 13 trustee recommends confirmation, and no timely objections to confirmation are filed, then the court may confirm the plan, and there will be no confirmation hearing. Timely filed objections to confirmation of the plan and motions to convert or dismiss, will be taken up at the Plan Confirmation Hearing. The Plan Confirmation Hearing will be held:

Date: 9/10/24 Time: 02:00 PM

Location: By Video Conference – Contact case trustee for hearing information.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

14. Debtor electronic bankruptcy noticing

The U.S. Bankruptcy Court for the District of Maryland offers all parties the ability to receive court notices and orders via email, instead of U.S. mail. To participate, debtors must complete and file a DeBN request form with the Court -- additional information is available under Programs & Services at <http://www.mdb.uscourts.gov>. Other parties (non-debtors) can register at ebn.uscourts.gov.